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## United States Bankruptcy Court Western District of Oklahoma

		Western D	istrict of Oklahon	12		
re	Bryce Kelly Barfield					
-			Debtor(s)	Chapter		
		СНАР	TER 13 PLAN			
Pay the	ments to the Trustee: The future earning trustee. The Debtor (or the Debtor's emp	gs or other futu ployer) shall pa	re income of the Deb ay to the trustee the s	otor is submitted to um of \$400.00 pe	the supervision and r month for <b>60</b> mont	l control of hs.
Tot	tal of plan payments: \$24,000.00					
Pla	n Length: This plan is estimated to be fo	or <b>60</b> months.				
Allowed claims against the Debtor shall be paid in accordance with the provisions of the Bankruptcy Code and the					ptcy Code and this P	Plan.
a.	Secured creditors shall retain their mortgage, lien or security interest in collateral until the earlier of (a) the payment of underlying debt determined under nonbankruptcy law, or (b) discharge under 11 U.S.C. § 1328.					
b.	Creditors who have co-signers, co-makers, or guarantors ("Co-Obligors") from whom they are enjoined from collection under 11 U.S.C. § 1301, and which are separately classified and shall file their claims, including all of the contractual interest which is due or will become due during the consummation of the Plan, and payment of the amount specified in the proof of claim to the creditor shall constitute full payment of the debt as to the Debtor and any Co-Obligor.					
c.	All priority creditors under 11 U.S.C. §	§ 507 shall be j	paid in full in deferre	d cash payments.		
Fre	om the payments received under the plan, the trustee shall make disbursements as follows:					
a.			e paid through plan	in monthly paym	ents of \$200 per m	onth.
b.	Priority Claims under 11 U.S.C. § 507					
	(1) Domestic Support Obligations					
	(a) Debtor is required to pay all po	ost-petition do	mestic support obliga	tions directly to th	e holder of the clain	n.
	(b) The name(s) and address(es) o 101(14A) and 1302(b)(6).	of the holder of	any domestic suppor	rt obligation are as	follows. See 11 U.S	S.C. §§
	-NONE-					
	under 11 U.S.C. § 507(a)(1) will b	be paid in full	pursuant to 11 U.S.C	. § 1322(a)(2). The	ese claims will be pa	id at the same
	Creditor (Name and Address) -NONE-		Estimated arrear	age claim	Projected monthly arre	earage payment
			the following domes	tic support obligat	ion claims are assign	ned to, owed
	Claimant and proposed treat	ment:NOI	NE-			
	Pay the Total All a.  b.	Payments to the Trustee: The future earning the trustee. The Debtor (or the Debtor's emp Total of plan payments: \$24,000.00  Plan Length: This plan is estimated to be for Allowed claims against the Debtor shall be a. Secured creditors shall retain their mounderlying debt determined under nonle b. Creditors who have co-signers, co-male 11 U.S.C. § 1301, and which are segmented in the creditor shall constitute further claim to the creditors under 11 U.S.C. § 1301.  From the payments received under the planta. Administrative Expenses (1) Trustee's Fee: 10.00% (2) Attorney's Fee (unpaid portion): (3) Filing Fee (unpaid portion): NON (1) Domestic Support Obligations (a) Debtor is required to pay all put (b) The name(s) and address(es) of 101(14A) and 1302(b)(6).  -NONE-  (c) Anticipated Domestic Support under 11 U.S.C. § 507(a)(1) will time as claims secured by personal leases or executory contracts.  Creditor (Name and Address) -NONE-  (d) Pursuant to §§ 507(a)(1)(B) at to, or recoverable by a government.	Payments to the Trustee: The future earnings or other future trustee. The Debtor (or the Debtor's employer) shall payon total of plan payments: \$24,000.00  Plan Length: This plan is estimated to be for 60 months.  Allowed claims against the Debtor shall be paid in accord a. Secured creditors shall retain their mortgage, lien or underlying debt determined under nonbankruptcy law b. Creditors who have co-signers, co-makers, or guarant 11 U.S.C. § 1301, and which are separately classif which is due or will become due during the consum claim to the creditor shall constitute full payment of the creditor shall constitute full payment of the creditor shall constitute full payment of the call priority creditors under 11 U.S.C. § 507 shall be provided by the payon of the consumination of the creditor shall constitute full payment of the payments received under the plan, the trustee shall constitute full payment of the payments received under the plan, the trustee shall constitute full payment of the payments received under the plan, the trustee shall priority creditors under 11 U.S.C. § 507 shall be provided by From the payments received under the plan, the trustee shall priority claims under 11 U.S.C. § 507 (2) Attorney's Fee (unpaid portion): \$2,863.00 to be priority Claims under 11 U.S.C. § 507 (1) Domestic Support Obligations  (a) Debtor is required to pay all post-petition does (b) The name(s) and address(es) of the holder of 101(14A) and 1302(b)(6).  -NONE-  (c) Anticipated Domestic Support Obligation Are under 11 U.S.C. § 507(a)(1) will be paid in full time as claims secured by personal property, are leases or executory contracts.  Creditor (Name and Address) -NONE-  (d) Pursuant to §§ 507(a)(1)(B) and 1322(a)(4), to, or recoverable by a governmental unit.	Payments to the Trustee: The future earnings or other future income of the Debter trustee. The Debtor (or the Debtor's employer) shall pay to the trustee the strotal of plan payments: \$24,000.00  Plan Length: This plan is estimated to be for 60 months.  Allowed claims against the Debtor shall be paid in accordance with the provisi a. Secured creditors shall retain their mortgage, lien or security interest in a underlying debt determined under nonbankruptcy law, or (b) discharge unb. Creditors who have co-signers, co-makers, or guarantors ("Co-Obligors") 11 U.S.C. § 1301, and which are separately classified and shall file the which is due or will become due during the consummation of the Plan, a claim to the creditor shall constitute full payment of the debt as to the Debt.  All priority creditors under 11 U.S.C. § 507 shall be paid in full in deferre from the payments received under the plan, the trustee shall make disburseme a. Administrative Expenses (1) Trustee's Fee: 10.00% (2) Attorney's Fee (unpaid portion): \$2,863.00 to be paid through plan (3) Filing Fee (unpaid portion): NONE  b. Priority Claims under 11 U.S.C. § 507 (1) Domestic Support Obligations  (a) Debtor is required to pay all post-petition domestic support obliga (b) The name(s) and address(es) of the holder of any domestic support 101(14A) and 1302(b)(6).  -NONE-  (c) Anticipated Domestic Support Obligation Arrearage Claims. Unle under 11 U.S.C. § 507(a)(1) will be paid in full pursuant to 11 U.S.C time as claims secured by personal property, arrearage claims secured leases or executory contracts.  Creditor (Name and Address)  Estimated arrear -NONE-  (d) Pursuant to §§ 507(a)(1)(B) and 1322(a)(4), the following domesto, or recoverable by a governmental unit.	CHAPTER 13 PLAN  Payments to the Trustee: The future earnings or other future income of the Debtor is submitted to the trustee. The Debtor (or the Debtor's employer) shall pay to the trustee the sum of \$400.00 per Total of plan payments: \$24,000.00  Plan Length: This plan is estimated to be for 60 months.  Allowed claims against the Debtor shall be paid in accordance with the provisions of the Bankrug a. Secured creditors shall retain their mortgage, lien or security interest in collateral until the underlying debt determined under nonbankruptcy law, or (b) discharge under 11 U.S.C. § 13 b. Creditors who have co-signers, co-makers, or guarantors ("Co-Obligors") from whom they a 11 U.S.C. § 1301, and which are separately classified and shall file their claims, includi which is due or will become due during the consummation of the Plan, and payment of the claim to the creditor shall constitute full payment of the debt as to the Debtor and any Co-Ol c. All priority creditors under 11 U.S.C. § 507 shall be paid in full in deferred cash payments.  From the payments received under the plan, the trustee shall make disbursements as follows:  a. Administrative Expenses  (1) Trustee's Fee: 10.00%  (2) Attorney's Fee (unpaid portion): \$2,863.00 to be paid through plan in monthly paym (3) Filing Fee (unpaid portion): NONE  b. Priority Claims under 11 U.S.C. § 507  (1) Domestic Support Obligations  (a) Debtor is required to pay all post-petition domestic support obligations directly to the (b) The name(s) and address(es) of the holder of any domestic support obligation are as 101(14A) and 1302(b)(6).  NONE-  (c) Anticipated Domestic Support Obligation Arrearage Claims. Unless otherwise speciunder 11 U.S.C. § 507(a)(1) will be paid in full pursuant to 11 U.S.C. § 1322(a)(2). The time as claims secured by personal property, arrearage claims secured by real property, leases or executory contracts.  Creditor (Name and Address)  -Ronne-  (d) Pursuant to §§ 507(a)(1)(B) and 1322(a)(4), the following domestic support obligat to, o	CHAPTER 13 PLAN  Payments to the Trustee: The future earnings or other future income of the Debtor is submitted to the supervision and the trustee. The Debtor (or the Debtor's employer) shall pay to the trustee the sum of \$400.00 per month for 60 mont of plan payments: \$24,000.00  Plan Length: This plan is estimated to be for 60 months.  Allowed claims against the Debtor shall be paid in accordance with the provisions of the Bankruptey Code and this F a. Secured creditors shall retain their mortgage, lien or security interest in collateral until the earlier of (a) the punderlying debt determined under nonbankruptcy law, or (b) discharge under 11 U.S.C. § 1328.  b. Creditors who have co-signers, co-makers, or guarantors ("Co-Obligors") from whom they are enjoined from con 11 U.S.C. § 1301, and which are separately classified and shall file their claims, including all of the control which is due or will become due during the consummation of the Plan, and payment of the amount specified i claim to the creditor shall constitute full payment of the debt as to the Debtor and any Co-Obligor.  c. All priority creditors under 11 U.S.C. § 507 shall be paid in full in deferred cash payments.  From the payments received under the plan, the trustee shall make disbursements as follows:  a. Administrative Expenses (1) Trustee's Fee: 10.00% (2) Attorney's Fee (unpaid portion): \$2,863.00 to be paid through plan in monthly payments of \$200 per m (3) Filing Fee (unpaid portion): NONE  b. Priority Claims under 11 U.S.C. § 507 (1) Domestic Support Obligations  (a) Debtor is required to pay all post-petition domestic support obligations directly to the holder of the claim (b) The name(s) and address(cs) of the holder of any domestic support obligation are as follows. See 11 U.S. 101(14A) and 1302(b)(6).  NONE-  (c) Anticipated Domestic Support Obligation Arrearage Claims. Unless otherwise specified in this Plan, prunder 11 U.S.C. § 507(a)(1) will be paid in full pursuant to 11 U.S.C. § 1322(a)(2). These claims will be paime as claim

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(2) Other Priority Claims.

Name Amount of Claim Interest Rate (If specified)
-NONE-

c. Secured Claims

(1) Pre-Confirmation Adequate Protection Payments. Pre-confirmation adequate protection payments to the following Creditors holding allowed claims secured by a purchase money security interest in personal property shall be paid by the Trustee through the plan as provided below. Adequate protection payments shall not accrue or be paid until the Creditor files a proof of claim. The principal amount of the Creditor's claim shall be reduced by the amount of the adequate protection payments remitted.

Name Description of Collateral Pre-Confirmation Monthly Payment

-NONE-

- (2) Secured Debts Which Will Not Extend Beyond the Length of the Plan
  - (a) Secured Claims Subject to Valuation Under § 506. The Debtor moves the Court to value collateral as follows according to 11 U.S.C. § 506(a). Each of the following secured claims, if allowed, shall be paid through the plan in equal monthly payments set forth below, until the secured value or the amount of the claim, whichever is less, has been paid in full. Any remaining portion of the allowed claim shall be treated as a general unsecured claim. Any claim with a secured value of \$0 shall be treated as a general unsecured claim.

Proposed Amount of
Name Allowed Secured Claim Monthly Payment Interest Rate (If specified)
-NONE-

(b) Secured Claims Not Subject to Valuation Under § 506. Each of the following claims, if allowed, shall be paid through the plan in equal monthly payments set forth below, until the amount of the claim as set forth in the Creditor's proof of claim has been paid in full.

Proposed Amount of

Name Allowed Secured Claim Monthly Payment Interest Rate (If specified)

-NONE-

(3) Secured Debts Which Will Extend Beyond the Length of the Plan

Name Amount of Claim Monthly Payment Interest Rate (If specified)

-NONE-

d. Unsecured Claims

(1) Special Nonpriority Unsecured: Debts which are co-signed or are non-dischargeable shall be paid in full (100%).

Name Amount of Claim Interest Rate (If specified)

-NONE-

(2) General Nonpriority Unsecured: Other unsecured debts shall be paid 100 cents on the dollar and paid pro rata, with no interest if the creditor has no Co-obligors, provided that where the amount or balance of any unsecured claim is less than \$10.00 it may be paid in full.

The total payout to unsecured creditors at 100% is \$16,352.67.

5. The Debtor proposes to cure defaults to the following creditors by means of monthly payments by the trustee:

Creditor Amount of Default to be Cured Interest Rate (If specified)

-NONE-

6. The Debtor shall make regular payments directly to the following creditors:

Name Amount of Claim Monthly Payment Interest Rate (If specified)

Beneficial/hfc 93,500.00 1,017.84 10.392%

7. The employer on whom the Court will be requested to order payment withheld from earnings is: NONE. Payments to be made directly by debtor without wage deduction.

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8. The following executory contracts of the debtor are rejected:

Other Party -NONE-

Description of Contract or Lease

9. Property to Be Surrendered to Secured Creditor in full satisfaction of the debt.

Name

Amount of Claim

**Description of Property** 

**Commerce Bank Kansas** 

50,653.00

2014 Dodge Ram 1400 w/aftermarket wheels &

tires

Springleaf Financial S

5,900.00

New enclosed cargo craft with many

improvements, including internal shelving

10. The following liens shall be avoided pursuant to 11 U.S.C. § 522(f), or other applicable sections of the Bankruptcy Code:

Name

Amount of Claim

**Description of Property** 

-NONE-

- 11. Title to the Debtor's property shall revest in debtor on confirmation of a plan.
- 12. As used herein, the term "Debtor" shall include both debtors in a joint case.

13. Other Provisions:

Date July 12, 2014

Signature

/s/ Bryce Kelly Barfield

**Bryce Kelly Barfield** 

Debtor

/s/ James E. Palinkas

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